Case 15-35215 Doc 1 Filed 10/16/15 Entered 10/16/15 11:08:40 Desc Main

Page 1 of 38 **B1** (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Mercado, Felicia N. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5012 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 607 Springbrook Trail North Oswego, IL ZIPCODE ZIPCODE 60543 County of Residence or of the County of Residence or of the Principal Place of Business: Kendall Principal Place of Business: Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Country of debtor's center of main interests: Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001 \boxtimes 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 200-999 10,000 50,000 100.000 25,000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$0 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 \$100,001 to More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \$10,000,001

\$50,000,001

to \$100

\$100,000,001

to \$500

\$500,000,001

to \$1 billion

More than

\$1 billion

\$50,001 to

\$100,000

\$0 to

\$50,000

\$100,001 to

\$500,000

\$500,001

to \$1

\$1,000,001

to \$50

to \$10

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| Document of the content of the conte | CILL LAGE Z OI J | <u> </u> | OKWI DI, I age 2 |
|--|--|---|------------------|
| Voluntary Petition | Name of Debtor(s): | | |
| (This page must be completed and filed in every case) | Felicia N. Me | ercado | |
| All Prior Bankruptcy Cases Filed Within Last 8 Ye | ears (If more than two. | , attach additional sheet) | |
| Location Where Filed: | Case Number: | Date Filed: | |
| NONE | Coor Novelous | D-4- E1-1 | |
| Location Where Filed: | Case Number: | Date Filed: | |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of | this Debtor (If n | nore than one, attach additional sheet) | |
| Name of Debtor: | Case Number: | Date Filed: | |
| NONE District: | Relationship: | Judge: | |
| District. | Relationship. | Judge. | |
| Exhibit A | | Exhibit B | |
| (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange | | To be completed if debtor is an individual | |
| Commission pursuant to Section 13 or 15(d) of the Securities | | hose debts are primarily consumer debts) ner named in the foregoing petition, decla | are that I |
| Exchange Act of 1934 and is requesting relief under Chapter 11) | have informed the petitioner | that [he or she] may proceed under chap | ter 7, 11, 12 |
| | or 13 of title 11, United State | es Code, and have explained the relief av | ailable under |
| | each such chapter. I further of | certify that I have delivered to the debtor | the notice |
| | required by 11 U.S.C. §3420 | (b). | |
| ☐ Exhibit A is attached and made a part of this petition | X /s/ Richard S | . Bass | 10/16/2015 |
| | Signature of Attorney for De | | Date |
| | Exhibit C | | |
| Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. | ged to pose a threat of imminent | and identifiable harm to public health | |
| ⊠ No | | | |
| | Exhibit D | | |
| (To be completed by every individual debtor. If a joint petition is filed, each | spouse must complete and attac | h a separate Exhibit D.) | |
| Exhibit D, completed and signed by the debtor, is attached and made If this is a joint petition: | e part of this petition. | | |
| Exhibit D also completed and signed by the joint debtor is attached a | and made a part of this petition. | | |
| | Regarding the Debtor - Venu k any applicable box) | e | |
| Debtor has been domiciled or has had a residence, principal place of bus | iness, or principal assets in this l | District for 180 days immediately | |
| preceding the date of this petition or for a longer part of such 180 days the | • | N:-4-:4 | |
| There is a bankruptcy case concerning debtor's affiliate, general partner, | | | |
| Debtor is a debtor in a foreign proceeding and has its principal place of be principal place of business or assets in the United States but is a defenda | | | |
| the interests of the parties will be served in regard to the relief sought in | 1 01 | lederal or state court in this District, or | |
| Certification by a Debtor Who | Resides as a Tenant of Resid | ential Property | |
| | applicable boxes.) | | |
| Landlord has a judgment against the debtor for possession of debtor | or's residence. (If box checked, co | omplete the following.) | |
| | (Name of landlord th | nat obtained judgment) | |
| | ` | , , | |
| | (Address of landlord |) | |
| Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession | | • | |
| Debtor has included with this petition the deposit with the court of period after the filing of the petition. | any rent that would become due | e during the 30-day | |
| ☐ Debtor certifies that he/she has served the Landlord with this certif | ication. (11 U.S.C. § 362(l)). | | |

Case 15-35215 Doc 1 Filed 10/16/15 Entered 10/16/15 11:08:40 Desc Main B1 (Official Form 1) (4/13) Document Page 3 of 38 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Felicia N. Mercado **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Felicia N. Mercado Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) 10/16/2015 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Richard S. Bass I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard S. Bass 6189009 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Office of Richard S. Bass, LTD. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 2021 Midwest Road Oak Brook, IL 60521 Printed Name and title, if any, of Bankruptcy Petition Preparer 630-953-8655 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, *10/16/2015* responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

> If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title

II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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| In re Felicia N. Mercado | Case No. |
|--------------------------|------------|
| Debtor(s) | (if known) |

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property Husband Wife Joint Community | .J Secured Claim or | Amount of Secured Claim |
|--------------------------------------|---|---------------------|----------------------------|
| None | Community | - | None |
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(Report also on Summary of Schedules.)

No continuation sheets attached

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| In re Felicia N. Mercado | . Case No. | |
|--------------------------|------------|-----------|
| Debtor(s) | | (if knowr |

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N o n | | usband- Wife- Joint- munity- | W J | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|---|-------------|---|---------------------------------------|--------|--|
| 1. Cash on hand. | | Cash Location: In debtor's possession | | | \$100.00 |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking Account: Chase Bank Location: In debtor's possession | | | \$200.00 |
| Security deposits with public utilities, telephone companies, landlords, and others. | X | | | | 41 000 00 |
| Household goods and furnishings, including audio, video, and computer equipment. | | Misc used household goods and furnishings Location: In debtor's possession | | | \$1,000.00 |
| Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Misc used personal items books and pictures Location: In debtor's possession | | | \$200.00 |
| 6. Wearing apparel. | | Misc used personal clothing Location: In debtor's possession | | | \$300.00 |
| 7. Furs and jewelry. | x | | | | |
| Firearms and sports, photographic, and other hobby equipment. | X | | | | |
| Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | | |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such | X | | | | |

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| In re Felicia N. Mercado | Case No. |
|--------------------------|-------------|
| Debtor(s) | , (if known |

SCHEDULE B-PERSONAL PROPERTY

| | | (Continuation Street) | | |
|---|-------------|--------------------------------------|------------|---|
| Type of Property | N | Description and Location of Property | | Current Value of Debtor's Interest, |
| | o n e | | feW ntJ | in Property Without Deducting any Secured Claim or Exemption |
| interest(s). 11 U.S.C. 521(c).) | | | | |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts Receivable. | X | | | |
| Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers and other vehicles and accessories. | X | | | |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| Machinery, fixtures, equipment and supplies used in business. | X | | | |

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| In re Felicia N. Mercado | Case No. | | |
|--------------------------|-----------|--|--|
| Debtor(s) | (if known | | |

SCHEDULE B-PERSONAL PROPERTY

| | | (22.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2 | | Current |
|--|--------|---|--------------------|---|
| Type of Property | N | Description and Location of Property | | Current Value of Debtor's Interest, |
| | o n | | Husband Wife | H in Property Without Deducting any |
| | е | c | Joint Community | |
| 30. Inventory. | X | | | |
| 31. Animals. | x | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
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| In re Felicia N. Mercado | Case No. |
|--------------------------|----------|
| Debtor(s) | , |

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | $\hfill\square$ Check if debtor claims a homestead exemption that exceeds \$155,675.* |
|---|---|
| (Check one box) | |
| ☐ 11 U.S.C. § 522(b) (2) | |
| ☑ 11 U.S.C. § 522(b) (3) | |

| Description of Property | Specify Law Providing each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemptions |
|---|--|----------------------------------|---|
| Cash | 735 ILCS 5/12-1001(b) | \$ 100.00 | \$ 100.00 |
| Checking Account: Chase Bank | 735 ILCS 5/12-1001(b) | \$ 200.00 | \$ 200.00 |
| Misc used personal items books and pictures | 735 ILCS 5/12-1001(a) | \$ 200.00 | \$ 200.00 |
| Misc used personal clothing | 735 ILCS 5/12-1001(a) | \$ 300.00 | \$ 300.00 |
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| Page No1 of1 | | | |

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

| In reFelicia N. Mercado | , | Case No. | |
|-------------------------|----------|----------|------------|
| De | ebtor(s) | _ | (if known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) | Co-Debtor | of Lien | and I f Prop | as Incurred, Nature Description and Market Derty Subject to Lien | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If A | |
|---|-----------|---------|-----------------|--|------------|--------------|----------|--|----------------------------|-----|
| Account No: | | | | | | | | | | |
| Account No: | | Value | | | | | | | | |
| No continuation sheets attached | | Value | | | Subto | | ige) | \$ 0.00 \$ 0.00 | | 0.0 |

(Report also on Summary of Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (15-35215 Doc 1 Filed 10/16/15 Entered 10/16/15 11:08:40 Desc Main Document Page 12 of 38

In re Felicia N. Mercado Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If

| the | the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|
| Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. | | | | | | | | | | | |
| | Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. | | | | | | | | | | |
| | Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all unts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with arrily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. | | | | | | | | | | |
| \boxtimes | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. | | | | | | | | | | |
| TYI | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) | | | | | | | | | | |
| | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). | | | | | | | | | | |
| | Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). | | | | | | | | | | |
| | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). | | | | | | | | | | |
| | Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). | | | | | | | | | | |
| | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). | | | | | | | | | | |
| | Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). | | | | | | | | | | |
| | Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). | | | | | | | | | | |
| | Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). | | | | | | | | | | |
| | Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). | | | | | | | | | | |
| * | Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. | | | | | | | | | | |

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B6F (Official Form 6F) (12/07)

| In re_Felicia N. Mercado | <u>,</u> | Case No. | |
|--------------------------|----------|----------|------------|
| Debtor(s) | | | (if known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor | JJ | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|----|--|------------|--------------|----------|-----------------|
| Account No: | | | 2015 | | | | \$ 0.00 |
| Creditor # : 1 Allied First Bank RE Collection Dept 3201 Orchard Rd Oswego IL 60543 | | | Notice | | | | |
| Account No: | | | | | | | \$ 0.00 |
| Creditor # : 2 Castle Orthopedic RE Patient Accounts 2111 Ogden Aurora IL 60504 | | | | | | | |
| Account No: | | | 2015 | | | | \$ 0.00 |
| Creditor # : 3 Comcast Attn: Bankruptcy Dept PO BOX 3002 Southeastern PA 19398-3002 | | | Notice | | | | |
| 3 continuation sheets attached | | - | <u>'</u> | Sub | | | \$ 0.00 |

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case No. _____(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: | Co-Debtor | J | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 2013 | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|-----------|------|---|----------------|--------------|-----------------|-----------------|
| Creditor # : 4 Comcast Attn: Bankruptcy Dept 1711 E. Wilson St Batavia IL 60510-1470 | | | Unsecured | | | | |
| Account No: Creditor # : 5 Commonwealth Edison Attn: Bankruptcy Dept 2100 Swift Drive Oak Brook IL 60523-9644 | | | 2010-15 Utility Bills | | | | \$ 300.00 |
| Account No: Creditor # : 6 Law Office Treumper Titiner & Brough RE 1700 N. Farnsworth Ave Aurora IL 60505 | | | 2014 Notice to Agency Notice to attorney | | | | \$ 10,213.00 |
| Account No: Creditor # : 7 Michael Tierney DDS RE Patient Accts 4781 Illinois Route 71 Oswego IL 60543 | | | 2014-15 Medical bill | | | | \$ 500.00 |
| Account No: Creditor # : 8 Rush Copley Medical Center Attn Patient Accts PO Box 352 Aurora IL 60504-0352 | | | 2015 Notice | | | | \$ 0.00 |
| Sheet No. 1 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims | ached t | o So | chedule of (Use only on last page of the completed Schedule F. Reportschedules and, if applicable, on the Statistical Summary of Certain I | rt also on Sui | Tot | al \$ ary of | \$ 11,413.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re_Felicia N. Mercado | , Case No. |
|--------------------------|------------|
| | |

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: Creditor # : 9 Rush Copley Medical Center Attn Patient Accts | Co-Debtor | JJ | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 2014-15 Medical bill | Contingent | Unliquidated | Disputed | Amount of Claim \$ 4,000.00 |
|---|-----------|------|---|------------|--------------|----------------|-----------------------------|
| 2000 Ogden Ave Aurora IL 60504-4207 | | | | | | | |
| Account No: Creditor # : 10 Security Finance Attn: Bankruptcy Dept 347 E. Indian Trail Rd Aurora IL 60506 | | | 2010-15 Credi | | | | \$ 400.00 |
| Account No: Creditor # : 11 T-Mobile Attn Collection Dept PO Box 742596 Cincinnati OH 45374-2596 | | | 2010-15 Phone Service | | | | \$ 1,000.00 |
| Account No: Creditor # : 12 U.S. Bank Attn Bankruptcy Dept PO Box 790179 St. Louis MO 63179-0179 | | | 2015 Notice | | | | \$ 0.00 |
| Account No: Creditor # : 13 U.S. Bank Attn Bankruptcy Dept PO Box 5220 Cincinnati OH 45201 | | | 2010-15 Unsecured | | | | \$ 200.00 |
| Sheet No. 2 of 3 continuation sheets at Creditors Holding Unsecured Nonpriority Claims | tached t | o Sc | chedule of (Use only on last page of the completed Schedule F. Report Schedules and, if applicable, on the Statistical Summary of Certain L | also on Su | Tota mma | al \$ ry of | \$ 5,600.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re Felicia N. Mercado | , | Case No. | |
|--------------------------|---|----------|---|
| | | | • |

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor | J | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|-------|---|------------|--------------|----------|-----------------|
| Account No: | | | 2010-14 | | | | \$ 700.00 |
| Creditor # : 14 Wood Forest Bank RE Collection Dept 2900 Kirk Rd Aurora IL 60502 | | | Overdraft Account | | | | |
| Account No: | | | | | | | |
| | | | | | | | |
| Account No: | | | | | | | |
| Account No: | | | | | | | |
| Account No: | | | | | | | |
| | | | | | | | |
| Sheet No. 3 of 3 continuation sheets atta | ched | to So | chedule of | Subt | | | \$ 700.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Use only on last page of the completed Schedule F. Report als Schedules and, if applicable, on the Statistical Summary of Certain Liabi | o on Sur | nma | | \$ 17,713.00 |

| BGG (Official Form 6 ASA) 15-35215 | Doc 1 | Filed 10/16/15 | Entered 10/16/15 11:08:40 | Desc Main |
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| n re Felicia N. Mercado | / Debtor | Case No. | |
|-------------------------|----------|----------|------------|
| | | • | (if known) |

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. | Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract. |
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| nre Felicia N. Mercado | / Debtor | Case No. | |
|------------------------|----------|----------|------------|
| | | - | (if known) |

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
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| Fill in this information to identify | your case: | | | | |
|---|--|------------------------|--------------------|--------------------------------|--|
| Debtor 1 Felicia N. Mercado | | | | | |
| First Name Debtor 2 | Middle Name | Last Name | | | |
| (Spouse, if filing) First Name | Middle Name NORTHERN | Last Name | | | |
| United States Bankruptcy Court for the: | District of | of ILLINOIS | | | |
| Case number(If known) | | | | Check if | |
| | | | | = | nended filing plement showing post-petition |
| | | | | | er 13 income as of the following date: |
| Official Form B 6I | | | | MM / D | D / YYYY |
| Schedule I: You | ır Income | | | | 12/13 |
| supplying correct information. If yo | ou are married and not fili use is not filing with you, on top of any additional pag | ng jointly, and yo | ur spouse ormation | e is living with about your sp | tor 2), both are equally responsible for you, include information about your spouse ouse. If more space is needed, attach a known). Answer every question. |
| Fill in your employment | | Debtor 1 | | | Debtor 2 or non-filing spouse |
| information. If you have more than one job, | | Debioi | | | Debitor 2 of Hori-Hilling spouse |
| attach a separate page with information about additional employers. | Employment status | Employed Not employed | ed | | Employed Not employed |
| Include part-time, seasonal, or self-employed work. | | 0114 | | | |
| Occupation may Include student or homemaker, if it applies. | Occupation | CNA | - 101 | | |
| | Employer's name | Tabor Hills He | eaim | | - |
| | Employer's address | 1347 Crystal A | Ave | | |
| | | Number Street | | | Number Street |
| | | Naperville | IL | 60563. | |
| | | City | State | ZIP Code | City State ZIP Code |
| | How long employed the | re? 2 years | | | |
| Part 2: Give Details About | Monthly Income | | | | |
| | | n If you have nothi | ing to rope | ort for any line | vrite \$0 in the space. Include your non-filing |
| spouse unless you are separated If you or your non-filing spouse habelow. If you need more space, a | ave more than one employe | er, combine the info | | - | |
| Soom: If you need more opace, a | | | | For Debtor 1 | For Debtor 2 or non-filing spouse |
| List monthly gross wages, sala deductions). If not paid monthly, | | | 2. | 2621.67 | \$ 0.00 |
| 3. Estimate and list monthly over | rtime pav. | | 3. + \$ | 0.00 | + \$ 0.00 |
| 5. Estimate and not monthly over | pay. | | ÿ. 13 | | 0.00 |
| 4. Calculate gross income. Add li | ne 2 + line 3. | | 4. \$ | 2621.67 | \$0.00_ |

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Debtor 1 Felicia N. Mercado

First Name Middle Name

Last Name

Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 2621.67 0.00 Copy line 4 here..... 5. List all payroll deductions: 0.00 682.50 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 0.00 0.00 5h. Other deductions. Specify: 5h. 0.00 682.50 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 0.00 1939.17 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 0.00 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ Calculate monthly income. Add line 7 + line 9. 1,939.17 1939.17 0.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. + \$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 1939.17 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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| Fill in this in | nformation to identify y | our case: | | | | | |
|---------------------------------|---|-------------------|-------------------------|----------------|--|-----------------|-------------------------------|
| | Felicia N. Mercado | | | | | | |
| Debtor 1 | First Name | Middle Name | Last Name | | Check if this is: | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | An amended f | - | |
| United States | Bankruptcy Court for the: N | ORTHERN | District of ILLINOIS | | A supplement expenses as of | | petition chapter 13 date: |
| Case number | | | | | MM / DD / YYYY | | |
| (If known) | | | | | _ | | 2 because Debtor 2 |
| Official I | Form B 6J | | | | | eparate housel | |
| Sched | lule J: You | ır Expe | enses | | | | 12/13 |
| information. | | | | | ooth are equally respons of any additional pages, | | _ |
| Part 1: | Describe Your Hous | sehold | | | | | |
| 1. Is this a joi | nt case? | | | | | | |
| | to line 2. es Debtor 2 live in a se | eparate househ | old? | | | | |
| | l _{No} | | | | | | |
| | Yes. Debtor 2 must file | a separate Sch | edule J. | | | | |
| 2. Do you hav | e dependents? | ✓ No | | Donondont's | rolationship to | Danandant's | Doos dependent live |
| Do not list I Debtor 2. | Debtor 1 and | | at this information for | Debtor 1 or D | relationship to ebtor 2 | Dependent's age | Does dependent live with you? |
| | e the dependents' | еасп цере | ndent | | | | No |
| names. | | | | | | | Yes |
| | | | | | | | ☐ No ☐ Yes |
| | | | | | | | No |
| | | | | | | | Yes |
| | | | | | | | No |
| | | | | | | | Yes |
| | | | | | | | No No |
| | | | | | | | Yes |
| expenses of | penses include of people other than od your dependents? | No Yes | | | | | |
| Part 2: Es | stimate Your Ongoir | na Monthly Fo | knenses | | | | |
| | | | - | re usina this | form as a supplement in | a Chapter 13 o | ase to report |
| _ | of a date after the bank | | - | _ | e J, check the box at the | - | |
| Include expe | nses paid for with non- | -cash governm | ent assistance if you | know the va | lue | | |
| | tance and have include | | • | | • | Your expe | nses |
| | or home ownership ex or the ground or lot. | xpenses for yo | ur residence. Include | first mortgage | payments and 4. | \$ | 500.00 |
| If not incl | uded in line 4: | | | | | | 2.22 |
| 4a. Real | estate taxes | | | | 4a. | \$ | 0.00 |
| 4b. Prop | erty, homeowner's, or re | enter's insurance | • | | 4b. | \$ | 0.00 |
| 4c. Hom | e maintenance, repair, a | and upkeep expe | enses | | 4c. | \$ | 0.00 |
| 4d Hom | eowner's association or | condominium di | 100 | | 44 | \$ | 0.00 |

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Debtor 1

Felicia N. Mercado

| | | Your ex | penses |
|--|--------|---------|--------|
| 5. Additional mortgage payments for your residence, such as home equity loans | 5. | \$ | 0.00 |
| 6. Utilities: | | | |
| 6a. Electricity, heat, natural gas | 6a. | \$ | 0.00 |
| 6b. Water, sewer, garbage collection | 6b. | \$ | 0.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | 110.00 |
| 6d. Other. Specify: | 6d. | \$ | 0.00 |
| 7. Food and housekeeping supplies | 7. | \$ | 550.00 |
| 8. Childcare and children's education costs | 8. | \$ | 0.00 |
| 9. Clothing, laundry, and dry cleaning | 9. | \$ | 80.00 |
| 10. Personal care products and services | 10. | \$ | 50.00 |
| 11. Medical and dental expenses | 11. | \$ | 50.00 |
| Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | \$ | 180.00 |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 110.00 |
| 14. Charitable contributions and religious donations | 14. | \$ | 0.00 |
| 15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15a. Life insurance | 15a. | \$ | 0.00 |
| 15b. Health insurance | 15b. | \$ | 0.00 |
| 15c. Vehicle insurance | 15c. | \$ | 130.00 |
| 15d. Other insurance. Specify: | 15d. | \$ | 0.00 |
| Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. | \$ | 0.00 |
| 17. Installment or lease payments: | | | |
| 17a. Car payments for Vehicle 1 | 17a. | \$ | 0.00 |
| 17b. Car payments for Vehicle 2 | 17b. | \$ | 0.00 |
| 17c. Other. Specify: Auto repair & upkeep | 17c. | \$ | 25.00 |
| 17d. Other. Specify: | 17d. | \$ | 0.00 |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I). | 18. | \$ | 0.00 |
| 19. Other payments you make to support others who do not live with you. | | | |
| Specify: | 19. | \$ | 0.00 |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In | ncome. | | |
| 20a. Mortgages on other property | 20a. | \$ | 0.00 |
| 20b. Real estate taxes | 20b. | \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. | \$ | |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| 20e. Homeowner's association or condominium dues | 20e. | \$ | 0.00 |

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| 1. Other. Specify: Newspapers, subscription mise 21. +\$ 40.00 2 Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 22. \$ 1825.00 3. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? 4. Do you expect an increase or decrease in your expenses within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. | Debtor 1 Felicia N. M | | /lercado | | Case nu | Case number (if known) | | | |
|---|-----------------------|------------------------|------------------------------------|------------------------------------|------------------------------|------------------------|-------------|---------|--|
| Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 22. \$ 1825.00 Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23d. \$ 1939.17 23e. \$ 1825.00 \$ 184.17 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. | | First Name | Middle Name | Last Name | | , | | | |
| Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23d. \$ 1939.17 23a. \$ 1939.17 23a. \$ 1939.17 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 114.17 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | Other. S | Specify: New | spapers, subscr | iption misc | | 21. | +\$ | 40.00 | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$\frac{1939.17}{23a}\$. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$\frac{1825.00}{23b}\$. \$\frac{1825.00}{23c}\$. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. | | | | through 21. | | 22. | \$ | 1825.00 | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a\$ 1825.00 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. The result is your monthly net income. 23c. The result is your monthly net income. 23c. No. | Calculate | your month | ly net income. | | | | | 1020 17 | |
| 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. | 23а. Сор | py line 12 (<i>yo</i> | ur combined mo | nthly income) from Schedule i | <i>I.</i> | 23a. | \$ | 1939.17 | |
| The result is your <i>monthly net income</i> . 23c. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. | 23b. Cop | py your month | nly expenses fro | m line 22 above. | | 23b. | - \$ | 1825.00 | |
| For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. | | • | | • | | 23c. | \$ | 114.17 | |
| | For examp mortgage | ple, do you e | xpect to finish pancrease or decre | aying for your car loan within the | he year or do you expect you | ur | | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re Felicia N. Mercado | | Case No. | |
|---------------------------------|----------|----------|---|
| | | Chapter | 7 |
| | / Debtor | | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | Attached (Yes/No) | No. of Sheets | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|----------------|--------------|-------------|
| A-Real Property | Yes | 1 | \$ 0.00 | | |
| B-Personal Property | Yes | 3 | \$ 1,800.00 | | |
| C-Property Claimed as Exempt | Yes | 1 | | | |
| D-Creditors Holding Secured Claims | Yes | 1 | | \$ 0.0 | |
| E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | \$ 0.0 | |
| F-Creditors Holding Unsecured Nonpriority Claims | Yes | 4 | | \$ 17,713.0 | |
| G-Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H-Codebtors | Yes | 1 | | | |
| I-Current Income of Individual Debtor(s) | Yes | 2 | | | \$ 1,939.17 |
| J-Current Expenditures of Individual Debtor(s) | Yes | 3 | | | \$ 1,825.00 |
| ТОТ | AL | 18 | \$ 1,800.00 | \$ 17,713.00 | |

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| In re Felicia N. Mercado | Case No. |
|--------------------------|-----------|
| Debtor | (if known |

Desc Main

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

| DECEMATION UNDER PENALTY OF PENSORY BY AN INDIVIDUAL DEBTOR | | | | |
|---|---|------------------------------------|--|--|
| | are under penalty of perjury that I have read the foregoing summary and schedules, consisting of to the best of my knowledge, information and belief. | sheets, and that they are true and | | |
| Date: | 10/16/2015 Signature /s/ Felicia N. Mercado Felicia N. Mercado | | | |
| | [If joint case, both spouses must sign.] | | | |

 $Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. \S\S 152 and 3571.$

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Document Page 26 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re:Felicia N. Mercado | Case No. |
|--------------------------|------------|
| Debtor | (if known) |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$20,000.00app 2015 Wages from employment

Last Year: \$26,209.00 2014 Same Year before: \$19,322.00 2013 Same

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \times

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

(Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Allied vs. Felicia

Mercado 14 Sc 541 Collection

Kendall County

Judgment and wage deduction order

issued

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF

SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Name: Allied C/O Law Office of

2015

Description: Funds from debtor

Truemper, Titiner and Brough

Address: See Schedule F

paycheck

Value:\$792.00

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Address:

2021 Midwest Road Oak Brook, IL 60521 Date of Payment:

Payor: Felicia N. Mercado

\$650.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial

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Document Page 29 of 38 institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

None

 \boxtimes

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

X

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

| None | d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case. |
|------|---|
| | 20. Inventories |
| None | a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. |
| None | b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. |
| | |
| None | 21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. |
| None | b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. |
| None | 22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. |
| None | b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. |
| None | 23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. |

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

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If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | 10/16/2015 | Signature/s/ Felicia N. Mercado |
|------|------------|---------------------------------|
| | | of Debtor |
| Date | | Signature |
| | | of Joint Debtor |
| | | (if any) |

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DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

| nsation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the as required by that section. | | |
|---|--|--|
| rinted or Typed Name and Title, if any, of Bankruptcy Petition Preparer | Social-Security No.(Required by 11 U.S.C. § 110.) | |
| the bankruptcy petition preparer is not an individual, state the name, title (if any), a erson, or partner who signs this document. | ddress, and social-security number of the officer, principal,, responsible | |
| | | |
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| ddroes | | |
| ddress | | |
| ddress X | | |
| | Date | |
| x | Date | |
| XSignature of Bankruptcy Petition Preparer | | |
| x | | |
| XSignature of Bankruptcy Petition Preparer | | |
| XSignature of Bankruptcy Petition Preparer ames and Social-Security numbers of all other individuals who prepared or assisted | | |
| XSignature of Bankruptcy Petition Preparer ames and Social-Security numbers of all other individuals who prepared or assisted | | |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (Case 15-35215 Doc 1 Filed 10/16/15 Entered 10/16/15 11:08:40 Desc Main Document Page 34 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| | EASTERN DIVISION | |
|---|--|--|
| In re Felicia N. Mercado | | Case No. Chapter 7 |
| | | |
| | PTER 7 STATEMENT OF INTENTIO | |
| Property No. Creditor's Name: None | Describe Property Secur | ing Debt : |
| Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed as | | example, avoid lien using 11 U.S.C § 522 (f)). |
| Part B - Personal property subject to unexpired least additional pages if necessary.) Property No. Lessor's Name: | ases. (All three columns of Part B must be completed for e | Lease will be assumed |
| None | | pursuant to 11 U.S.C. § 365(p)(2): |
| I declare under penalty of perjury that the above and/or personal property subject to an unexpire | Signature of Debtor(s) re indicates my intention as to any property of my es ed lease. | tate securing a debt |
| Date: <u>10/16/2015</u> | Debtor: /s/ Felicia N. Mercado | |
| Date: | Joint Debtor: | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re | Felicia N. Mercado | | | Case No. Chapter | | | |
|-------|----------------------|--------------|------|---------------------|----------|--|--|
| | | | | | / Debtor | | |
| | Attorney for Debtor: | Richard S. 1 | Bass | | | | |

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 335.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 10/16/2015 Respectfully submitted,

X/s/ Richard S. Bass
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass, LTD.

2021 Midwest Road Oak Brook IL 60521

630-953-8655

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

| | Chapter 7 |
|--------------------------------------|--|
| | / Debtor |
| Attorney for Debtor: Richard S. Bass | |
| | |
| <u>VERIFI</u> | CATION OF CREDITOR MATRIX |
| The above named Debtor(s) h | nereby verify that the attached list of creditors is true and correct to the |
| best of our knowledge. | |
| | |
| | |
| e: 10/16/2015 | /s/ Felicia N. Mercado |

Debtor

In re Felicia N. Mercado

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RE Collection Dept 3201 Orchard Rd Oswego, IL 60543

Castle Orthopedic RE Patient Accounts 2111 Ogden Aurora, IL 60504

Comcast

Attn: Bankruptcy Dept PO BOX 3002 Southeastern, PA 19398-3002

Comcast

Attn: Bankruptcy Dept 1711 E. Wilson St Batavia, IL 60510-1470

Commonwealth Edison
Attn: Bankruptcy Dept
2100 Swift Drive
Oak Brook, IL 60523-9644

Law Office Treumper Titiner & Brough RE 1700 N. Farnsworth Ave Aurora, IL 60505

Felicia N. Mercado 607 Springbrook Trail North Oswego, IL 60543

Michael Tierney DDS RE Patient Accts 4781 Illinois Route 71 Oswego, IL 60543

Richard S. Bass 2021 Midwest Road Oak Brook, IL 60521

Rush Copley Medical Center Attn Patient Accts 2000 Ogden Ave Aurora, IL 60504-4207

Rush Copley Medical Center Attn Patient Accts PO Box 352 Aurora, IL 60504-0352

Security Finance Attn: Bankruptcy Dept 347 E. Indian Trail Rd Aurora, IL 60506

Case 15-35215 Doc 1 Filed 10/16/15 Entered 10/16/15 11:08:40 Desc Main T-Mobile Collection Page 38 of 38 Attn Collection Dept

Attn Collection Dept PO Box 742596 Cincinnati, OH 45374-2596

U.S. Bank Attn Bankruptcy Dept PO Box 790179 St. Louis, MO 63179-0179

U.S. Bank Attn Bankruptcy Dept PO Box 5220 Cincinnati, OH 45201

Wood Forest Bank RE Collection Dept 2900 Kirk Rd Aurora, IL 60502